

Cycle Date: December-2016
Run Date: 05/15/2017
Interval: Annual

Page Click on links below to jump to FPR contents

| | |
|----|---|
| 1 | Summary Financial Information |
| 2 | Ratio Analysis |
| 3 | Supplemental Ratios |
| 4 | Assets |
| 5 | Liabilities, Shares & Equity |
| 6 | Income Statement |
| 7 | Delinquent Loan Information 1 |
| 8 | Delinquent Loan Information 2 |
| 9 | Loan Losses, Bankruptcy Information, & TDRs |
| 10 | Indirect & Participation Lending |
| 11 | Real Estate Loan Information 1 |
| 12 | Real Estate Loan Information 2 |
| 13 | Member Business Loan Information |
| 14 | Investments, Cash, & Cash Equivalents |
| 15 | Other Investment Information |
| 16 | Supplemental Share Information, Off Balance Sheet, & Borrowings |
| 17 | Miscellaneous Information, Programs, & Services |
| 18 | Information Systems & Technology |
| 19 | Graphs 1 |
| 20 | Graphs 2 |

(Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)
(Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)

Parameters: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

Count of CU : 107
Asset Range : N/A
Peer Group Number : N/A
Count of CU in Peer Group : N/A

Charter-Region-SE-District:
N/A - N/A - N/A - N/A

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.
The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

[illegible]

| | | | | | | | | | |
|---|-----------------------------|----------|---------------|---|----------|--------------|----------|------------------|--------------|
| | Ratio Analysis | | | | | | | | |
| Return to cover | | | For Charter : | N/A | | | | | |
| 05/15/2017 | | | Count of CU : | 107 | | | | | |
| CU Name: N/A | | | Asset Range : | N/A | | | | | |
| Peer Group: N/A | | | Criteria : | Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit | | | | | |
| | Count of CU in Peer Group : | | | | N/A | | Dec-2015 | | Dec-2016 |
| | Dec-2012 | Dec-2013 | Dec-2014 | Dec-2015 | PEER Avg | Percentile** | Dec-2016 | PEER Avg | Percentile** |
| CAPITAL ADEQUACY | | | | | | | | | |
| Net Worth/Total Assets | 10.21 | 10.48 | 10.65 | 10.55 | N/A | N/A | 10.66 | N/A | N/A |
| Net Worth/Total Assets--Including Optional Total Assets Election (if used) | 10.22 | 10.49 | 10.66 | 10.56 | N/A | N/A | 10.67 | N/A | N/A |
| Total Delinquent Loans / Net Worth ³ | 6.48 | 6.10 | 5.95 | 5.05 | N/A | N/A | 4.69 | N/A | N/A |
| Solvency Evaluation (Estimated) | 111.90 | 111.75 | 112.17 | 111.94 | N/A | N/A | 111.97 | N/A | N/A |
| Classified Assets (Estimated) / Net Worth | 7.12 | 5.94 | 5.78 | 5.44 | N/A | N/A | 5.34 | N/A | N/A |
| ASSET QUALITY | | | | | | | | | |
| Delinquent Loans / Total Loans ³ | 1.14 | 1.05 | 0.99 | 0.84 | N/A | N/A | 0.77 | N/A | N/A |
| * Net Charge-Offs / Average Loans | 0.78 | 0.90 | 0.56 | 0.62 | N/A | N/A | 0.64 | N/A | N/A |
| Fair (Market) HTM Invest Value/Book Value HTM Invest. | 100.89 | 100.78 | 102.52 | 103.05 | N/A | N/A | 100.36 | N/A | N/A |
| Accum Unreal G/L On AFS/Cost Of AFS | 1.31 | -0.94 | 0.05 | -0.37 | N/A | N/A | -1.09 | N/A | N/A |
| Delinquent Loans / Assets ³ | 0.66 | 0.64 | 0.63 | 0.53 | N/A | N/A | 0.50 | N/A | N/A |
| EARNINGS | | | | | | | | | |
| * Return On Average Assets | 0.56 | 0.50 | 0.54 | 0.54 | N/A | N/A | 0.65 | N/A | N/A |
| * Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium ² | 0.64 | 0.56 | 0.54 | 0.54 | N/A | N/A | 0.65 | N/A | N/A |
| * Gross Income/Average Assets | 5.91 | 5.57 | 5.48 | 5.49 | N/A | N/A | 5.60 | N/A | N/A |
| * Yield on Average Loans | 5.53 | 5.09 | 4.78 | 4.71 | N/A | N/A | 4.64 | N/A | N/A |
| * Yield on Average Investments | 1.32 | 1.21 | 1.29 | 1.17 | N/A | N/A | 1.37 | N/A | N/A |
| * Fee & Other Op.Income / Avg. Assets | 2.20 | 2.13 | 2.09 | 2.14 | N/A | N/A | 2.23 | N/A | N/A |
| * Cost of Funds / Avg. Assets | 0.78 | 0.60 | 0.53 | 0.50 | N/A | N/A | 0.50 | N/A | N/A |
| * Net Margin / Avg. Assets | 5.13 | 4.97 | 4.95 | 5.00 | N/A | N/A | 5.10 | N/A | N/A |
| * Operating Exp./ Avg. Assets | 4.02 | 4.08 | 4.01 | 4.09 | N/A | N/A | 4.06 | N/A | N/A |
| * Provision For Loan & Lease Losses / Average Assets | 0.55 | 0.43 | 0.37 | 0.37 | N/A | N/A | 0.44 | N/A | N/A |
| * Net Interest Margin/Avg. Assets | 2.93 | 2.84 | 2.86 | 2.85 | N/A | N/A | 2.87 | N/A | N/A |
| Operating Exp./Gross Income | 68.02 | 73.24 | 73.28 | 74.51 | N/A | N/A | 72.49 | N/A | N/A |
| Fixed Assets & Foreclosed & Repossessed Assets / Total Assets ¹ | 2.91 | 3.13 | 3.15 | 3.11 | N/A | N/A | 3.13 | N/A | N/A |
| * Net Operating Exp. /Avg. Assets | 2.88 | 3.05 | 3.02 | 3.11 | N/A | N/A | 3.07 | N/A | N/A |
| ASSET / LIABILITY MANAGEMENT | | | | | | | | | |
| Net Long-Term Assets / Total Assets | 30.20 | 34.58 | 31.17 | 29.47 | N/A | N/A | 29.69 | N/A | N/A |
| Req. Shares / Total Shares & Borrowings | 27.74 | 29.46 | 30.81 | 31.71 | N/A | N/A | 32.74 | N/A | N/A |
| Total Loans / Total Shares | 67.43 | 70.26 | 74.22 | 73.63 | N/A | N/A | 75.35 | N/A | N/A |
| Total Loans / Total Assets | 58.02 | 61.04 | 63.94 | 63.46 | N/A | N/A | 64.59 | N/A | N/A |
| Cash + Short-Term Investments / Assets | 15.37 | 12.03 | 9.97 | 13.11 | N/A | N/A | 12.30 | N/A | N/A |
| Total Shares, Dep. & Borrs / Earning Assets | 94.68 | 94.86 | 94.27 | 94.60 | N/A | N/A | 94.95 | N/A | N/A |
| Req Shares + Share Drafts / Total Shares & Borrs | 43.05 | 45.21 | 47.50 | 50.02 | N/A | N/A | 51.27 | N/A | N/A |
| Borrowings / Total Shares & Net Worth | 2.38 | 1.72 | 1.93 | 2.10 | N/A | N/A | 2.45 | N/A | N/A |
| Supervisory Interest Rate Risk Threshold / Net Worth | 207.06 | 220.11 | 211.37 | 200.31 | N/A | N/A | 192.67 | N/A | N/A |
| PRODUCTIVITY | | | | | | | | | |
| Members / Potential Members | 4.48 | 4.28 | 3.95 | 4.12 | N/A | N/A | 3.81 | N/A | N/A |
| Borrowers / Members | 45.76 | 46.88 | 47.82 | 47.07 | N/A | N/A | 48.73 | N/A | N/A |
| Members / Full-Time Employees | 368.20 | 368.31 | 365.69 | 363.51 | N/A | N/A | 363.05 | N/A | N/A |
| Avg. Shares Per Member | \$7,263 | \$7,313 | \$7,326 | \$7,564 | N/A | N/A | \$7,770 | N/A | N/A |
| Avg. Loan Balance | \$10,702 | \$10,962 | \$11,370 | \$11,831 | N/A | N/A | \$12,015 | N/A | N/A |
| * Salary And Benefits / Full-Time Empl. | \$58,988 | \$60,095 | \$60,590 | \$63,114 | N/A | N/A | \$64,676 | N/A | N/A |
| OTHER RATIOS | | | | | | | | | |
| * Net Worth Growth | 5.18 | 4.91 | 5.24 | 5.01 | N/A | N/A | 6.36 | N/A | N/A |
| * Market (Share) Growth | 5.99 | 3.19 | 2.70 | 6.00 | N/A | N/A | 4.68 | N/A | N/A |
| * Loan Growth | 2.88 | 7.53 | 8.48 | 5.17 | N/A | N/A | 7.13 | N/A | N/A |
| * Asset Growth | 5.40 | 2.20 | 3.57 | 5.96 | N/A | N/A | 5.25 | N/A | N/A |
| * Investment Growth | 6.30 | -6.41 | -5.66 | 7.27 | N/A | N/A | -0.46 | N/A | N/A |
| * Membership Growth | 3.00 | 2.49 | 2.53 | 2.67 | N/A | N/A | 1.90 | N/A | N/A |
| * Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing) | | | | | | | | | |
| **Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle. | | | | | | | | | |
| Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance. | | | | | | | | | |
| ¹ For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles. | | | | | | | | | |
| ² Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA. | | | | | | | | | |
| ³ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012. | | | | | | | | | |
| | | | | | | | | 2. Ratios | |

| | Supplemental Ratio Analysis | | | | |
|---|---|--------------|----------|----------|-------------------------------|
| Return to cover | For Charter : N/A | | | | |
| 05/15/2017 | Count of CU : 107 | | | | |
| CU Name: N/A | Asset Range : N/A | | | | |
| Peer Group: N/A | Criteria : Region: Nation * Peer Group: All * State | | | | |
| | Count of CU in | Peer Group : | N/A | | |
| | Dec-2012 | Dec-2013 | Dec-2014 | Dec-2015 | Dec-2016 |
| OTHER DELINQUENCY RATIOS ¹ | | | | | |
| Credit Cards DQ >= 60 Days / Total Credit Card Loans | 0.94 | 0.98 | 0.99 | 0.83 | 0.92 |
| PAL Loans DQ >= 60 Days / Total PAL Loans | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans | 4.21 | 5.58 | 3.21 | 1.98 | 1.28 |
| New Vehicle Loans >= 60 Days/ Total New Vehicle Loans | N/A | 0.73 | 0.86 | 0.63 | 0.54 |
| Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans | N/A | 0.85 | 0.98 | 1.07 | 1.00 |
| Total Vehicle Loans >= 60 Days/ Total Vehicle Loans | N/A | 0.81 | 0.94 | 0.94 | 0.87 |
| Leases Receivable Delinquent >= 60 Days / Total Leases Receivable | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| All Other Loans >= 60 Days / Total All Other Loans | N/A | 1.68 | 1.43 | 1.03 | 0.98 |
| TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE | 6.92 | 7.89 | 9.01 | 14.30 | 12.66 |
| Indirect Loans Delinquent >= 60 Days / Total Indirect Loans | 1.43 | 1.31 | 1.40 | 1.25 | 1.14 |
| Participation Loans Delinquent >= 60 Days / Total Participation Loans | 0.84 | 1.52 | 2.19 | 0.62 | 0.55 |
| Business Loans Delinquent >= 30 Days / Total Business Loans Less Unfund Comm | 6.23 | 5.05 | 3.19 | 1.16 | 1.54 |
| Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm | 3.60 | 2.51 | 1.73 | 0.63 | 0.44 |
| TDR Business Lns Not Secured by RE Delinquent >= 60 Days / TDR Business Lns Not Secured by RE | 35.53 | 29.51 | 13.07 | 76.57 | 76.97 |
| Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale | N/A | 0.00 | 0.27 | 0.00 | 0.00 |
| Allowance for Loan & Lease Losses to Delinquent Loans | 109.88 | 97.37 | 97.18 | 106.03 | 113.84 |
| REAL ESTATE LOAN DELINQUENCY ¹ | | | | | |
| 1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years | 1.14 | 1.33 | 1.09 | 0.76 | 0.67 |
| 1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years | 0.93 | 0.90 | 1.10 | 0.94 | 0.87 |
| Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans | 0.99 | 1.89 | 0.85 | 0.52 | 0.32 |
| Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable | 0.50 | 0.34 | 0.32 | 0.32 | 0.28 |
| Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int Only and Pmt Opt First & Other RE Loans | 0.93 | 0.15 | 0.00 | 0.00 | 0.02 |
| Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans | 8.03 | 18.78 | 11.29 | 10.53 | 11.58 |
| TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns also Reported as Business Loans | 56.65 | 8.20 | 7.00 | 5.68 | 11.89 |
| Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans | 2.51 | 2.90 | 2.39 | 1.97 | 1.78 |
| Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans | 0.96 | 1.10 | 0.92 | 0.69 | 0.61 |
| MISCELLANEOUS LOAN LOSS RATIOS | | | | | |
| Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD) | 24.23 | 15.63 | 19.43 | 18.81 | 17.53 |
| * Net Charge Offs - Credit Cards / Avg Credit Card Loans | 2.41 | 2.25 | 2.09 | 1.99 | 2.11 |
| * Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed | 6.06 | 3.57 | 0.01 | 0.02 | 0.02 |
| * Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans | N/A | 0.62 | 0.60 | 0.73 | 0.78 |
| * Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans | 0.41 | 0.62 | 0.18 | 0.09 | 0.06 |
| * Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans | 0.28 | 0.67 | 0.13 | 0.06 | 0.04 |
| * Net Charge Offs - Other RE Loans/ Avg Other RE Loans | 0.70 | 0.50 | 0.29 | 0.14 | 0.11 |
| * Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest Only and Payment Option First & Other RE Loans | 0.47 | 0.00 | 0.00 | 0.04 | 0.00 |
| * Net Charge Offs - Leases Receivable / Avg Leases Receivable | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| * Net Charge Offs - Indirect Loans / Avg Indirect Loans | 0.92 | 1.02 | 0.99 | 1.30 | 1.18 |
| * Net Charge Offs - Participation Loans / Avg Participation Loans | 1.13 | 1.10 | 0.16 | 0.22 | 0.23 |
| * Net Charge Offs - Member Business Loans / Avg Member Business Loans | 0.83 | 5.18 | -0.10 | 0.01 | 0.11 |
| SPECIALIZED LENDING RATIOS | | | | | |
| Indirect Loans Outstanding / Total Loans | 17.03 | 18.13 | 19.53 | 19.85 | 21.17 |
| Participation Loans Outstanding / Total Loans | 2.74 | 2.62 | 2.74 | 3.00 | 2.92 |
| Participation Loans Purchased YTD / Total Loans Granted YTD | 1.65 | 2.22 | 2.59 | 2.46 | 1.71 |
| * Participation Loans Sold YTD / Total Assets | 0.05 | 0.14 | 0.27 | 0.38 | 0.13 |
| Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets | 2.88 | 2.77 | 2.86 | 2.80 | 2.98 |
| Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted | 0.02 | 0.07 | 0.03 | 0.00 | 0.14 |
| Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed Student Loans | N/A | 41.86 | 35.69 | 39.12 | 35.29 |
| REAL ESTATE LENDING RATIOS | | | | | |
| Total Fixed Rate Real Estate / Total Assets | 15.62 | 16.43 | 16.33 | 15.94 | 15.50 |
| Total Fixed Rate Real Estate / Total Loans | 26.93 | 26.92 | 25.55 | 25.12 | 23.99 |
| Total Fixed Rate RE Granted YTD / Total Loans Granted YTD | 43.69 | 33.15 | 23.05 | 31.01 | 30.12 |
| First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD | 71.99 | 68.93 | 59.05 | 65.40 | 76.72 |
| Interest Only & Payment Option First & Other RE / Total Assets | 0.26 | 0.29 | 0.27 | 0.35 | 0.45 |
| Interest Only & Payment Option First & Other RE / Net Worth | 2.57 | 2.78 | 2.50 | 3.35 | 4.20 |
| MISCELLANEOUS RATIOS | | | | | |
| Mortgage Servicing Rights / Net Worth | 1.72 | 2.16 | 1.19 | 1.26 | 1.33 |
| Unused Commitments / Cash & ST Investments | 100.18 | 128.99 | 157.81 | 112.68 | 121.11 |
| Complex Assets / Total Assets | 20.39 | 19.99 | 20.93 | 21.26 | 22.14 |
| Short Term Liabilities / Total Shares and Deposits plus Borrowings | 42.73 | 41.13 | 39.70 | 38.12 | 37.61 |
| ¹ Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing) **Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios. # Means the number is too large to display in the cell ¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012. | | | | | |
| | | | | | 3. Supplemental Ratios |

[illegible]

[illegible]

| | | | | | | | | | | |
|---|--|---------------------------------|--|---------|-------------|--------|-------------|--------|-------------|----------|
| | | | Income Statement | | | | | | | |
| Return to cover | | | For Charter : N/A | | | | | | | |
| 05/15/2017 | | | Count of CU : 107 | | | | | | | |
| CU Name: N/A | | | Asset Range : N/A | | | | | | | |
| Peer Group: N/A | | | Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit | | | | | | | |
| | | Count of CU in Peer Group : N/A | | | | | | | | |
| | | | | | | | | | | |
| | | Dec-2012 | Dec-2013 | % Chg | Dec-2014 | % Chg | Dec-2015 | % Chg | Dec-2016 | % Chg |
| * INCOME AND EXPENSE | | | | | | | | | | |
| INTEREST INCOME: | | | | | | | | | | |
| Interest on Loans | | 344,322,452 | 334,029,324 | -3.0 | 338,684,019 | 1.4 | 356,300,901 | 5.2 | 373,071,536 | 4.7 |
| Less Interest Refund | | (457,500) | (530,440) | 15.9 | (526,357) | -0.8 | (504,360) | -4.2 | (1,258,941) | 149.6 |
| Income from Investments | | 48,109,492 | 42,862,293 | -10.9 | 44,676,917 | 4.2 | 42,250,777 | -5.4 | 48,166,843 | 14.0 |
| Income from Trading | | 1,078,029 | 1,935,373 | 79.5 | 414,364 | -78.6 | -1,257,156 | -403.4 | 1,778,084 | 241.4 |
| TOTAL INTEREST INCOME | | 393,052,473 | 378,296,550 | -3.8 | 383,248,943 | 1.3 | 396,790,162 | 3.5 | 421,757,522 | 6.3 |
| INTEREST EXPENSE: | | | | | | | | | | |
| Dividends | | 53,151,094 | 46,740,525 | -12.1 | 44,024,134 | -5.8 | 42,289,566 | -3.9 | 45,003,328 | 6.4 |
| Interest on Deposits | | 19,514,463 | 13,982,965 | -28.3 | 11,668,792 | -16.5 | 11,086,794 | -5.0 | 10,657,026 | -3.9 |
| Interest on Borrowed Money | | 9,905,604 | 5,345,441 | -46.0 | 4,597,536 | -14.0 | 5,323,038 | 15.8 | 6,605,174 | 24.1 |
| TOTAL INTEREST EXPENSE | | 82,571,161 | 66,068,931 | -20.0 | 60,290,462 | -8.7 | 58,699,398 | -2.6 | 62,265,528 | 6.1 |
| PROVISION FOR LOAN & LEASE LOSSES | | 58,538,753 | 47,404,679 | -19.0 | 41,662,765 | -12.1 | 43,892,129 | 5.4 | 55,575,715 | 26.6 |
| NET INTEREST INCOME AFTER PLL | | 251,942,559 | 264,822,940 | 5.1 | 281,295,716 | 6.2 | 294,198,635 | 4.6 | 303,916,279 | 3.3 |
| NON-INTEREST INCOME: | | | | | | | | | | |
| Fee Income | | 120,021,428 | 113,442,236 | -5.5 | 112,937,018 | -0.4 | 116,040,777 | 2.7 | 123,940,981 | 6.8 |
| Other Operating Income | | 112,622,640 | 120,497,760 | 7.0 | 123,510,331 | 2.5 | 137,981,633 | 11.7 | 154,918,028 | 12.3 |
| Gain (Loss) on Investments | | 2,403,868 | 3,310,110 | 37.7 | 965,075 | -70.8 | 1,526,975 | 58.2 | 2,543,420 | 66.6 |
| Gain (Loss) on Non-Trading Derivatives | | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 284 | N/A |
| Gain (Loss) on Disposition of Assets | | -1,834,344 | -1,382,846 | 24.6 | -2,820,948 | -104.0 | -1,258,635 | 55.4 | 198,265 | 115.8 |
| Gain from Bargain Purchase (Merger) | | 0 | 0 | N/A | 0 | N/A | 2,153,974 | N/A | 0 | -100.0 |
| Other Non-Oper Income/(Expense) | | -27,923 | 2,190,906 | 7,946.2 | -719,401 | -132.8 | -1,615,677 | -124.6 | 3,814,760 | 336.1 |
| NCUSIF Stabilization Income | | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A |
| TOTAL NON-INTEREST INCOME | | 233,185,669 | 238,058,166 | 2.1 | 233,872,075 | -1.8 | 254,829,047 | 9.0 | 285,415,738 | 12.0 |
| NON-INTEREST EXPENSE | | | | | | | | | | |
| Total Employee Compensation & Benefits | | 206,369,608 | 215,409,303 | 4.4 | 224,274,522 | 4.1 | 241,284,892 | 7.6 | 252,268,431 | 4.6 |
| Travel, Conference Expense | | 3,702,074 | 3,954,311 | 6.8 | 4,346,011 | 9.9 | 4,547,576 | 4.6 | 4,498,715 | -1.1 |
| Office Occupancy | | 29,025,588 | 30,031,267 | 3.5 | 32,740,885 | 9.0 | 34,259,271 | 4.6 | 34,699,011 | 1.3 |
| Office Operation Expense | | 78,153,744 | 85,500,926 | 9.4 | 91,227,419 | 6.7 | 97,317,318 | 6.7 | 105,000,186 | 7.9 |
| Educational and Promotion | | 16,175,334 | 15,602,280 | -3.5 | 15,117,153 | -3.1 | 17,091,946 | 13.1 | 16,336,311 | -4.4 |
| Loan Servicing Expense | | 32,086,214 | 33,914,490 | 5.7 | 32,180,525 | -5.1 | 36,254,997 | 12.7 | 38,722,741 | 6.8 |
| Professional, Outside Service | | 28,000,571 | 29,715,191 | 6.1 | 32,836,557 | 10.5 | 33,567,117 | 2.2 | 34,546,711 | 2.9 |
| Member Insurance ¹ | | N/A | N/A | | N/A | | N/A | | N/A | |
| Member Insurance - NCUSIF Premium ² | | 1,706,737 | 1,229,266 | -28.0 | 99,901 | -91.9 | 46 | -100.0 | 271 | 489.1 |
| Member Insurance - Temporary Corporate CU Stabilization Fund ³ | | 6,819,726 | 6,111,196 | -10.4 | 0 | -100.0 | 0 | N/A | 0 | N/A |
| Member Insurance - Other | | 788,597 | 640,903 | -18.7 | 311,577 | -51.4 | 152,699 | -51.0 | 176,686 | 15.7 |
| Operating Fees | | 1,698,188 | 1,555,852 | -8.4 | 1,575,329 | 1.3 | 1,590,929 | 1.0 | 1,608,177 | 1.1 |
| Misc Operating Expense | | 21,088,390 | 24,737,640 | 17.3 | 19,380,811 | -21.7 | 18,823,496 | -2.9 | 20,015,209 | 6.3 |
| TOTAL NON-INTEREST EXPENSE | | 425,614,771 | 448,402,625 | 5.4 | 454,090,690 | 1.3 | 484,890,287 | 6.8 | 507,872,449 | 4.7 |
| NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS ⁴ | | 68,039,920 | 61,818,943 | -9.1 | 61,177,002 | -1.0 | 64,137,441 | 4.8 | 81,459,839 | 27.0 |
| NET INCOME (LOSS) | | 59,513,457 | 54,478,481 | -8.5 | 61,077,101 | 12.1 | 64,137,395 | 5.0 | 81,459,568 | 27.0 |
| RESERVE TRANSFERS: | | | | | | | | | | |
| Transfer to Regular Reserve | | 484,718 | 215,936 | -55.5 | 357,246 | 65.4 | 203,761 | -43.0 | 168,319 | -17.4 |
| * All Income/Expense amounts are year-to-date while the related % change ratios are annualized. | | | | | | | | | | |
| # Means the number is too large to display in the cell | | | | | | | | | | |
| ¹ From September 2009 to December 2010, this account includes NCUSIF Premium Expense. | | | | | | | | | | |
| ² For December 2010 forward, this account includes only NCUSIF Premium Expense. | | | | | | | | | | |
| ³ From March 2009 to June 2009, this account was named NCUSIF Stabilization Expense and included the NCUSIF Premium Expense. For September 2009 and forward, this account only includes only the Temporary Corporate CU Stabilization Expense (see footnotes 1 & 2). | | | | | | | | | | |
| ⁴ Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded. | | | | | | | | | | |
| | | | | | | | | | | 6. IncEx |

[illegible]

| Delinquent Loan Information 2 | | | | | | | | | | |
|---|---|------------|-------|------------|-------|------------|--------|------------|--------|----------------------------------|
| Return to cover | For Charter : N/A | | | | | | | | | |
| 05/15/2017 | Count of CU : 107 | | | | | | | | | |
| CU Name : N/A | Asset Range : N/A | | | | | | | | | |
| Peer Group : N/A | Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State | | | | | | | | | |
| | Count of CU in Peer Group : N/A | | | | | | | | | |
| | Dec-2012 | Dec-2013 | % Chg | Dec-2014 | % Chg | Dec-2015 | % Chg | Dec-2016 | % Chg | |
| DELINQUENT LOANS BY CATEGORY ¹ | | | | | | | | | | |
| ALL REAL ESTATE LOANS | | | | | | | | | | |
| 30 to 59 Days Delinquent | 44,061,565 | 54,378,430 | 23.4 | 46,690,610 | -14.1 | 41,939,353 | -10.2 | 39,982,180 | -4.7 | |
| 60 to 179 Days Delinquent | 18,233,107 | 20,450,823 | 12.2 | 19,270,180 | -5.8 | 15,024,314 | -22.0 | 14,150,058 | -5.8 | |
| 180 to 359 Days Delinquent | 5,556,691 | 9,045,408 | 62.8 | 7,133,810 | -21.1 | 4,760,697 | -33.3 | 2,939,884 | -38.2 | |
| > = 360 Days Delinquent | 3,605,367 | 3,707,392 | 2.8 | 2,954,625 | -20.3 | 2,812,003 | -4.8 | 3,522,207 | 25.3 | |
| Total Del Real Estate Loans (> = 60 Days) | 27,395,165 | 33,203,623 | 21.2 | 29,358,615 | -11.6 | 22,597,014 | -23.0 | 20,612,149 | -8.8 | |
| % Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans | 2.51 | 2.90 | 15.6 | 2.39 | -17.5 | 1.97 | -17.7 | 1.78 | -9.5 | |
| % Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans | 0.96 | 1.10 | 14.3 | 0.92 | -16.0 | 0.69 | -25.4 | 0.61 | -12.1 | |
| 1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years | | | | | | | | | | |
| 30 to 59 Days Delinquent | 26,433,680 | 32,804,304 | 24.1 | 26,931,823 | -17.9 | 24,920,985 | -7.5 | 24,323,088 | -2.4 | |
| 60 to 179 Days Delinquent | 9,739,538 | 13,385,500 | 37.4 | 10,798,756 | -19.3 | 7,899,377 | -26.8 | 7,739,332 | -2.0 | |
| 180 to 359 Days Delinquent | 3,916,309 | 4,321,401 | 10.3 | 4,298,168 | -0.5 | 2,537,309 | -41.0 | 1,359,605 | -46.4 | |
| > = 360 Days Delinquent | 2,704,605 | 3,071,624 | 13.6 | 2,617,430 | -14.8 | 2,485,720 | -5.0 | 2,790,054 | 12.2 | |
| Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days) | 16,360,452 | 20,778,525 | 27.0 | 17,714,354 | -14.7 | 12,922,406 | -27.1 | 11,888,991 | -8.0 | |
| %1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs | 1.14 | 1.33 | 15.8 | 1.09 | -17.7 | 0.76 | -30.6 | 0.67 | -11.4 | |
| 1st Mortgage Adjustable Rate Loans and Hybrid/Balloon < 5 years | | | | | | | | | | |
| 30 to 59 Days Delinquent | 8,202,741 | 13,188,432 | 60.8 | 13,504,267 | 2.4 | 11,219,319 | -17.0 | 9,695,718 | -13.5 | |
| 60 to 179 Days Delinquent | 4,914,759 | 3,520,418 | -28.4 | 5,201,856 | 4.8 | 4,505,391 | -13.4 | 4,398,770 | -2.4 | |
| 180 to 359 Days Delinquent | 590,830 | 1,902,863 | 222.1 | 2,205,599 | 15.9 | 1,768,519 | -19.8 | 1,004,690 | -43.2 | |
| > = 360 Days Delinquent | 123,654 | 179,871 | 45.5 | 59,995 | -66.6 | 0 | -100.0 | 506,240 | N/A | |
| Total Del 1st Mtg Adj Rate Lns (> = 60 Days) | 5,629,243 | 5,603,152 | -0.5 | 7,467,450 | 33.3 | 6,273,910 | -16.0 | 5,909,700 | -5.8 | |
| %1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent >= 60 Days / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs | 0.93 | 0.90 | -3.6 | 1.10 | 22.4 | 0.94 | -14.4 | 0.87 | -7.6 | |
| Other Real Estate Fixed Rate/Hybrid/Balloon | | | | | | | | | | |
| 30 to 59 Days Delinquent | 4,771,142 | 4,219,801 | -11.6 | 2,667,499 | -36.8 | 2,740,465 | 2.7 | 3,173,860 | 15.8 | |
| 60 to 179 Days Delinquent | 1,426,156 | 2,012,259 | 41.1 | 1,843,109 | -8.4 | 1,067,991 | -42.1 | 477,045 | -55.3 | |
| 180 to 359 Days Delinquent | 607,459 | 2,551,611 | 320.0 | 227,860 | -91.1 | 132,231 | -42.0 | 164,137 | 24.1 | |
| > = 360 Days Delinquent | 637,225 | 321,420 | -49.6 | 123,716 | -61.5 | 42,144 | -65.9 | 62,221 | 47.6 | |
| Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days) | 2,670,840 | 4,885,290 | 82.9 | 2,194,685 | -55.1 | 1,242,366 | -43.4 | 703,403 | -43.4 | |
| %Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE Fixed/Hybrid/Balloon Loans | 0.99 | 1.89 | 90.5 | 0.85 | -54.8 | 0.52 | -38.9 | 0.32 | -37.9 | |
| Other Real Estate Adjustable Rate | | | | | | | | | | |
| 30 to 59 Days Delinquent | 4,654,002 | 4,165,893 | -10.5 | 3,587,021 | -13.9 | 3,064,184 | -14.6 | 2,789,514 | -9.0 | |
| 60 to 179 Days Delinquent | 2,152,654 | 1,532,646 | -28.8 | 1,426,459 | -6.9 | 1,551,555 | 8.8 | 1,534,911 | -1.1 | |
| 180 to 359 Days Delinquent | 442,093 | 269,533 | -39.0 | 402,183 | 49.2 | 322,638 | -19.8 | 411,452 | 27.5 | |
| > = 360 Days Delinquent | 139,883 | 134,477 | -3.9 | 153,484 | 14.1 | 284,139 | 85.1 | 163,692 | -42.4 | |
| Total Del Other RE Adj Rate Lns (> = 60 Days) | 2,734,630 | 1,936,656 | -29.2 | 1,982,126 | 2.3 | 2,158,332 | 8.9 | 2,110,055 | -2.2 | |
| %Other Real Estate Adjustable Rate Loans Delinquent > = 60 Days / Total Other RE Adjustable Rate Loans | 0.50 | 0.34 | -32.3 | 0.32 | -6.0 | 0.32 | 1.0 | 0.28 | -11.0 | |
| BUSINESS LOAN DELINQUENCY - RE & NON-RE SECURED | | | | | | | | | | |
| Member Business Loans Secured By RE | | | | | | | | | | |
| 30 to 59 Days Delinquent | N/A | 7,144,564 | | 3,276,650 | -54.1 | 1,615,162 | -50.7 | 3,873,510 | 139.8 | |
| 60 to 179 Days Delinquent | N/A | 2,313,659 | | 974,629 | -57.9 | 637,751 | -34.6 | 667,289 | 4.6 | |
| 180 to 359 Days Delinquent | N/A | 2,246,651 | | 2,180,203 | -3.0 | 840,038 | -61.5 | 0 | -100.0 | |
| > = 360 Days Delinquent | N/A | 994,526 | | 112,775 | -88.7 | 0 | -100.0 | 462,890 | N/A | |
| Total Del Member Business Loans Secured by RE (> = 60 Days) | N/A | 5,554,836 | | 3,267,607 | -41.2 | 1,477,789 | -54.8 | 1,130,179 | -23.5 | |
| %Member Business Loans Secured by RE Delinquent >= 60 Days / Total Member Business Loans Secured by RE | N/A | 2.21 | | 1.17 | -47.3 | 0.50 | -57.1 | 0.34 | -31.5 | |
| Member Business Loans NOT Secured By RE | | | | | | | | | | |
| 30 to 59 Days Delinquent | N/A | 650,620 | | 856,076 | 31.6 | 210,441 | -75.4 | 339,619 | 61.4 | |
| 60 to 179 Days Delinquent | N/A | 974,742 | | 573,344 | -41.2 | 54,272 | -90.5 | 106,554 | 96.3 | |
| 180 to 359 Days Delinquent | N/A | 604,639 | | 145,641 | -75.8 | 144,788 | -0.6 | 63,957 | -55.8 | |
| > = 360 Days Delinquent | N/A | 604,280 | | 536,366 | -11.2 | 464,561 | -13.4 | 394,105 | -15.2 | |
| Total Del Member Business Loans NOT Secured By RE(> = 60 Days) | N/A | 2,179,661 | | 1,255,351 | -42.4 | 663,621 | -47.1 | 564,616 | -14.9 | |
| %Member Business Loans NOT Secured By RE Delinquent >= 60 Days / Total Member Business Loans NOT Secured By RE | N/A | 9.70 | | 5.78 | -40.4 | 3.29 | -43.2 | 3.02 | -7.9 | |
| NonMember Business Loans Secured By RE | | | | | | | | | | |
| 30 to 59 Days Delinquent | N/A | 0 | | 657,750 | N/A | 0 | -100.0 | 0 | N/A | |
| 60 to 179 Days Delinquent | N/A | 0 | | 20,004 | N/A | 0 | -100.0 | 0 | N/A | |
| 180 to 359 Days Delinquent | N/A | 0 | | 1,107,238 | N/A | 0 | -100.0 | 0 | N/A | |
| > = 360 Days Delinquent | N/A | 0 | | 0 | N/A | 0 | N/A | 0 | N/A | |
| Total NonMember Business Loans Secured by RE Delinquent >= 60 Days | N/A | 0 | | 1,127,242 | N/A | 0 | -100.0 | 0 | N/A | |
| %NonMember Business Loans Secured by RE Delinquent >= 60 Days / Total NonMember Business Loans Secured by RE | N/A | 0.00 | | 6.44 | N/A | 0.00 | -100.0 | 0.00 | N/A | |
| NonMember Business Loans NOT Secured By RE | | | | | | | | | | |
| 30 to 59 Days Delinquent | N/A | 0 | | 0 | N/A | 0 | N/A | 0 | N/A | |
| 60 to 179 Days Delinquent | N/A | 0 | | 0 | N/A | 0 | N/A | 0 | N/A | |
| 180 to 359 Days Delinquent | N/A | 0 | | 63,444 | N/A | 0 | -100.0 | 0 | N/A | |
| > = 360 Days Delinquent | N/A | 0 | | 0 | N/A | 0 | N/A | 0 | N/A | |
| Total NonMember Business Loans NOT Secured by RE Delinquent >= 60 Days | N/A | 0 | | 63,444 | N/A | 0 | -100.0 | 0 | N/A | |
| %NonMember Business Loans NOT Secured by RE Delinquent >= 60 Days / Total NonMember Business Loans NOT Secured by RE | N/A | 0.00 | | 0.59 | N/A | 0.00 | -100.0 | 0.00 | N/A | |
| # Means the number is too large to display in the cell | | | | | | | | | | |
| 1 The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012. | | | | | | | | | | 8. Delinquent Loan Information 2 |

[illegible]

| | | | | | | | | | | |
|--|--|---------------|-------|---------------|---------|---------------|-------|---------------|---------|--|
| Return to cover | | | | | | | | | | |
| 05/15/2017 | | | | | | | | | | |
| CU Name: N/A | | | | | | | | | | |
| Peer Group: N/A | | | | | | | | | | |
| | Indirect and Participation Lending | | | | | | | | | |
| | For Charter : N/A | | | | | | | | | |
| | Count of CU : 107 | | | | | | | | | |
| | Asset Range : N/A | | | | | | | | | |
| | Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit | | | | | | | | | |
| | Count of CU in Peer Group : N/A | | | | | | | | | |
| | Dec-2012 | Dec-2013 | % Chg | Dec-2014 | % Chg | Dec-2015 | % Chg | Dec-2016 | % Chg | |
| INDIRECT LOANS OUTSTANDING | | | | | | | | | | |
| Indirect Loans - Point of Sale Arrangement | 667,872,757 | 761,018,899 | 13.9 | 944,367,928 | 24.1 | 1,012,810,964 | 7.2 | 1,125,064,400 | 11.1 | |
| Indirect Loans - Outsourced Lending Relationship | 406,566,653 | 468,646,174 | 15.3 | 493,093,308 | 5.2 | 523,334,971 | 6.1 | 630,532,398 | 20.5 | |
| Total Outstanding Indirect Loans | 1,074,439,410 | 1,229,665,073 | 14.4 | 1,437,461,236 | 16.9 | 1,536,145,935 | 6.9 | 1,755,596,798 | 14.3 | |
| %Indirect Loans Outstanding / Total Loans | 17.03 | 18.13 | 6.4 | 19.53 | 7.8 | 19.85 | 1.6 | 21.17 | 6.7 | |
| DELINQUENCY - INDIRECT LENDING ¹ | | | | | | | | | | |
| 30 to 59 Days Delinquent | 43,164,225 | 52,593,078 | 21.8 | 59,429,550 | 13.0 | 43,527,603 | -26.8 | 41,159,624 | -5.4 | |
| 60 to 179 Days Delinquent | 12,919,535 | 13,340,277 | 3.3 | 16,962,054 | 27.1 | 16,152,195 | -4.8 | 16,437,721 | 1.8 | |
| 180 to 359 Days Delinquent | 2,098,038 | 2,257,033 | 7.6 | 2,874,209 | 27.3 | 2,756,912 | -4.1 | 3,092,510 | 12.2 | |
| > = 360 Days Delinquent | 339,108 | 533,369 | 57.3 | 351,549 | -34.1 | 355,395 | 1.1 | 440,764 | 24.0 | |
| Total Del Indirect Lns (>= 60 Days) | 15,356,681 | 16,130,679 | 5.0 | 20,187,812 | 25.2 | 19,264,502 | -4.6 | 19,970,995 | 3.7 | |
| %Indirect Loans Delinquent >= 60 Days / Total Indirect Loans | 1.43 | 1.31 | -8.2 | 1.40 | 7.1 | 1.25 | -10.7 | 1.14 | -9.3 | |
| LOAN LOSSES - INDIRECT LENDING | | | | | | | | | | |
| * Indirect Loans Charged Off | 11,853,426 | 13,944,913 | 17.6 | 15,168,143 | 8.8 | 21,365,148 | 40.9 | 21,863,602 | 2.3 | |
| * Indirect Loans Recovered | 2,075,704 | 2,249,627 | 8.4 | 1,942,942 | -13.6 | 2,019,024 | 3.9 | 2,431,942 | 20.5 | |
| * NET INDIRECT LOAN C/Os | 9,777,722 | 11,695,286 | 19.6 | 13,225,201 | 13.1 | 19,346,124 | 46.3 | 19,431,660 | 0.4 | |
| **Net Charge Offs - Indirect Loans / Avg Indirect Loans | 0.92 | 1.02 | 10.0 | 0.99 | -2.3 | 1.30 | 31.2 | 1.18 | -9.3 | |
| PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained): | | | | | | | | | | |
| Consumer | 5,560,501 | 8,544,280 | 53.7 | 17,326,043 | 102.8 | 32,480,946 | 87.5 | 46,017,164 | 41.7 | |
| Non-Federally Guaranteed Student Loans | 14,616,060 | 14,425,286 | -1.3 | 20,144,547 | 39.6 | 20,525,907 | 1.9 | 20,427,342 | -0.5 | |
| Real Estate | 10,365,114 | 11,549,602 | 11.4 | 15,013,347 | 30.0 | 14,179,942 | -5.6 | 19,487,929 | 37.4 | |
| Member Business Loans (excluding C&D) | 12,711,335 | 4,437,631 | -65.1 | 22,850,887 | 414.9 | 24,082,881 | 5.4 | 23,070,816 | -4.2 | |
| Non-Member Business Loans (excluding C&D) | 40,624,453 | 34,117,317 | -16.0 | 17,489,446 | -48.7 | 18,206,176 | 4.1 | 22,583,618 | 24.0 | |
| Commercial Construction & Development | 7 | 4,459,025 | N/A | 606,382 | -86.4 | 1,307,124 | 115.6 | 3,733,828 | 185.7 | |
| Loan Pools | 88,826,765 | 100,267,912 | 12.9 | 108,475,788 | 8.2 | 121,121,072 | 11.7 | 106,562,650 | -12.0 | |
| TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING) | 172,704,228 | 177,801,053 | 3.0 | 201,906,440 | 13.6 | 231,904,048 | 14.9 | 241,883,347 | 4.3 | |
| %Participation Loans Outstanding / Total Loans | 2.74 | 2.62 | -4.3 | 2.74 | 4.7 | 3.00 | 9.2 | 2.92 | -2.6 | |
| * Participation Loans Purchased YTD | 59,052,906 | 76,397,575 | 29.4 | 85,311,586 | 11.7 | 93,368,978 | 9.4 | 70,873,971 | -24.1 | |
| %Participation Loans Purchased YTD / Total Loans Granted YTD | 1.65 | 2.22 | 34.2 | 2.59 | 16.7 | 2.46 | -5.0 | 1.71 | -30.6 | |
| PARTICIPATION LOANS SOLD: | | | | | | | | | | |
| Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding) | 25,328,325 | 30,295,374 | 19.6 | 47,730,201 | 57.5 | 72,320,532 | 51.5 | 58,461,732 | -19.2 | |
| Participation Loan Interests - Amount Retained (Outstanding) | 18,012,139 | 17,357,920 | -3.6 | 23,550,598 | 35.7 | 26,973,775 | 14.5 | 25,826,138 | -4.3 | |
| * Participation Loans Sold YTD | 5,446,610 | 15,003,072 | 175.5 | 31,301,358 | 108.6 | 45,856,246 | 46.5 | 17,167,306 | -62.6 | |
| ** %Participation Loans Sold YTD / Total Assets | 0.05 | 0.14 | 169.5 | 0.27 | 101.4 | 0.38 | 38.3 | 0.13 | -64.4 | |
| WHOLE LOANS PURCHASED AND SOLD: | | | | | | | | | | |
| *Loans Purchased in Full from Other Financial Institutions YTD | 710,000 | 1,518,790 | 113.9 | 797,887 | -47.5 | 60,000 | -92.5 | 5,094,732 | 8,391.2 | |
| *Loans Purchased in Full from Other Sources YTD | 0 | 771,600 | N/A | 48,000 | -93.8 | 5,142 | -89.3 | 725,321 | ##### | |
| %Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD | 0.02 | 0.07 | 234.5 | 0.03 | -61.4 | 0.00 | -93.3 | 0.14 | 8,066.5 | |
| *Loans, Excluding RE, Sold in Full YTD | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A | |
| DELINQUENCY - PARTICIPATION LENDING ¹ | | | | | | | | | | |
| 30 to 59 Days Delinquent | 816,588 | 822,475 | 0.7 | 4,089,341 | 397.2 | 1,166,949 | -71.5 | 1,286,592 | 10.3 | |
| 60 to 179 Days Delinquent | 1,379,762 | 2,555,514 | 85.2 | 1,855,241 | -27.4 | 1,105,963 | -40.4 | 972,575 | -12.1 | |
| 180 to 359 Days Delinquent | 54,357 | 120,092 | 120.9 | 2,264,700 | 1,785.8 | 101,916 | -95.5 | 124,639 | 22.3 | |
| > = 360 Days Delinquent | 16,572 | 35,766 | 115.8 | 292,340 | 717.4 | 238,252 | -18.5 | 233,730 | -1.9 | |
| Total Del Participation Lns (>= 60 Days) | 1,450,691 | 2,711,372 | 86.9 | 4,412,281 | 62.7 | 1,446,131 | -67.2 | 1,330,944 | -8.0 | |
| %Participation Loans Delinquent >= 60 Days / Total Participation Loans | 0.84 | 1.52 | 81.5 | 2.19 | 43.3 | 0.62 | -71.5 | 0.55 | -11.8 | |
| LOAN LOSSES - PARTICIPATION LENDING | | | | | | | | | | |
| * Participation Loans Charged Off | 2,136,694 | 2,058,890 | -3.6 | 426,183 | -79.3 | 597,530 | 40.2 | 648,726 | 8.6 | |
| * Participation Loans Recovered | 175,823 | 133,585 | -24.0 | 127,908 | -4.2 | 123,647 | -3.3 | 108,634 | -12.1 | |
| * NET PARTICIPATION LOAN C/Os | 1,960,871 | 1,925,305 | -1.8 | 298,275 | -84.5 | 473,883 | 58.9 | 540,092 | 14.0 | |
| **Net Charge Offs - Participation Loans / Avg Participation Loans | 1.13 | 1.10 | -2.5 | 0.16 | -85.7 | 0.22 | 39.1 | 0.23 | 4.4 | |
| *Amounts are year-to-date while the related %change ratios are annualized. | | | | | | | | | | |
| ** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing) | | | | | | | | | | |
| # Means the number is too large to display in the cell | | | | | | | | | | |
| ¹ The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012. | | | | | | | | | | |
| 10. IndirectAndParticipationLns | | | | | | | | | | |

[illegible]

[illegible]

| Return to cover 05/15/2017 CU Name: N/A Peer Group: N/A | | Member Business Loan Information | | | | | | | | | | | | | |
|--|-------------|---|-------|-------------------|-------|-------------------|-------|-------------|-------|--|--|--|--|--|--|
| | | For Charter : N/A | | Count of CU : 107 | | Asset Range : N/A | | | | | | | | | |
| | | Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State | | | | | | | | | | | | | |
| | | Count of CU In Peer Group : N/A | | | | | | | | | | | | | |
| | Dec-2012 | Dec-2013 | % Chg | Dec-2014 | % Chg | Dec-2015 | % Chg | Dec-2016 | % Chg | | | | | | |
| BUSINESS LOANS | | | | | | | | | | | | | | | |
| Member Business Loans (NMBLB) ¹ | 278,314,174 | 279,716,968 | 0.5 | 312,112,028 | 11.6 | 328,789,402 | 5.3 | 366,443,361 | 11.5 | | | | | | |
| Purchased Business Loans or Participations to Nonmembers (NMBLB) ¹ | 42,944,367 | 34,497,337 | -19.7 | 29,844,043 | -13.5 | 27,090,902 | -9.2 | 35,096,410 | 29.6 | | | | | | |
| Total Business Loans (NMBLB) ¹ | 321,258,541 | 314,214,305 | -2.2 | 341,956,071 | 8.8 | 355,880,304 | 4.1 | 401,539,771 | 12.8 | | | | | | |
| Unfunded Commitments ¹ | 8,505,264 | 6,677,267 | -21.5 | 12,254,104 | 83.5 | 14,838,328 | 21.1 | 18,718,057 | 26.1 | | | | | | |
| TOTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS ¹ | 312,753,277 | 307,537,038 | -1.7 | 329,701,967 | 7.2 | 341,041,976 | 3.4 | 382,821,714 | 12.3 | | | | | | |
| %(Total Business Loans (NMBLB) Less Unfunded Commitments/ Total Assets) ¹ | 2.88 | 2.77 | -3.8 | 2.86 | 3.5 | 2.80 | -2.4 | 2.98 | 6.7 | | | | | | |
| NUMBER OF BUSINESS LOANS OUTSTANDING: | | | | | | | | | | | | | | | |
| Number of Outstanding Business Loans to Members | 1,667 | 1,742 | 4.5 | 1,870 | 7.3 | 2,092 | 11.9 | 2,325 | 11.1 | | | | | | |
| Number of Outstanding Purchased Business Loans or Participation Interests to Nonmembers | 190 | 159 | -16.3 | 159 | 0.0 | 135 | -15.1 | 135 | 0.0 | | | | | | |
| Total Number of Business Loans Outstanding | 1,857 | 1,901 | 2.4 | 2,029 | 6.7 | 2,227 | 9.8 | 2,460 | 10.5 | | | | | | |
| REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS) | | | | | | | | | | | | | | | |
| Construction and Development | 4,851,618 | 7,714,215 | 59.0 | 6,216,610 | -19.4 | 2,855,488 | -54.1 | 13,684,819 | 379.2 | | | | | | |
| Farmland | 1,515,323 | 1,571,929 | 3.7 | 1,358,024 | -13.6 | 1,270,958 | -6.4 | 947,887 | -25.4 | | | | | | |
| Non-Farm Residential Property | 101,757,601 | 104,953,139 | 3.1 | 113,578,531 | 8.2 | 125,279,942 | 10.3 | 132,272,305 | 5.6 | | | | | | |
| Owner Occupied, Non-Farm, Non-Residential Property | 83,383,184 | 78,599,018 | -5.7 | 80,667,492 | 2.6 | 77,327,560 | -4.1 | 91,676,422 | 18.6 | | | | | | |
| Non-Owner Occupied, Non-Farm, Non-Residential Property | 78,602,248 | 84,682,429 | 7.7 | 103,435,158 | 22.1 | 113,997,183 | 10.2 | 124,957,636 | 9.6 | | | | | | |
| Total Real Estate Secured Business Loans | 270,109,974 | 277,520,730 | 2.7 | 305,255,815 | 10.0 | 320,731,131 | 5.1 | 363,539,069 | 13.3 | | | | | | |
| NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS) | | | | | | | | | | | | | | | |
| Loans to finance agricultural production and other loans to farmers | 218,157 | 364,627 | 67.1 | 499,186 | 36.9 | 628,897 | 26.0 | 764,214 | 21.5 | | | | | | |
| Commercial and Industrial Loans | 49,386,999 | 34,144,104 | -30.9 | 33,977,269 | -0.5 | 31,668,269 | -6.8 | 34,193,124 | 8.0 | | | | | | |
| Unsecured Business Loans | 981,695 | 848,316 | -13.6 | 855,551 | 0.9 | 1,122,205 | 31.2 | 922,317 | -17.8 | | | | | | |
| Unsecured Revolving Lines of Credit (Business Purpose) | 561,716 | 1,336,528 | 137.9 | 1,368,250 | 2.4 | 1,729,802 | 26.4 | 2,121,047 | 22.6 | | | | | | |
| Total Non-Real Estate Secured Business Loans | 51,148,567 | 36,693,575 | -28.3 | 36,700,256 | 0.0 | 35,149,173 | -4.2 | 38,000,702 | 8.1 | | | | | | |
| NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE | | | | | | | | | | | | | | | |
| Number - Construction and Development | 14 | 26 | 85.7 | 21 | -19.2 | 11 | -47.6 | 26 | 136.4 | | | | | | |
| Number - Farmland | 6 | 8 | 33.3 | 6 | -25.0 | 6 | 0.0 | 6 | 0.0 | | | | | | |
| Number - Non-Farm Residential Property | 835 | 816 | -2.3 | 925 | 13.4 | 982 | 6.2 | 1,119 | 14.0 | | | | | | |
| Number - Owner Occupied, Non-Farm, Non-Residential Property | 205 | 252 | 22.9 | 214 | -15.1 | 212 | -0.9 | 234 | 10.4 | | | | | | |
| Number - Non-Owner Occupied, Non-Farm, Non-Residential Property | 219 | 232 | 5.9 | 271 | 16.8 | 295 | 8.9 | 307 | 4.1 | | | | | | |
| Total Number of Real Estate Secured Business Loans | 1,279 | 1,334 | 4.3 | 1,437 | 7.7 | 1,506 | 4.8 | 1,692 | 12.4 | | | | | | |
| Number - Loans to finance agricultural production and other loans to farmers | 6 | 16 | 166.7 | 26 | 62.5 | 23 | -11.5 | 21 | -8.7 | | | | | | |
| Number - Commercial and Industrial Loans | 315 | 287 | -8.9 | 291 | 1.4 | 381 | 30.9 | 463 | 21.5 | | | | | | |
| Number - Unsecured Business Loans | 21 | 27 | 28.6 | 33 | 22.2 | 39 | 18.2 | 35 | -10.3 | | | | | | |
| Number - Unsecured Revolving Lines of Credit (Business Purpose) | 236 | 237 | 0.4 | 242 | 2.1 | 278 | 14.9 | 249 | -10.4 | | | | | | |
| Total Number of Non-Real Estate Secured Business Loans | 578 | 567 | -1.9 | 592 | 4.4 | 721 | 21.8 | 768 | 6.5 | | | | | | |
| AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED: | | | | | | | | | | | | | | | |
| * MBL (NMBLB) Granted YTD ¹ | 57,899,123 | 100,901,912 | 74.3 | 85,340,460 | -15.4 | 80,852,852 | -5.3 | 91,637,561 | 13.3 | | | | | | |
| * Purchased or Participation Interests to Nonmembers (NMBLB) ¹ | 14,718,109 | 9,931,858 | -32.5 | 6,432,500 | -35.2 | 3,932,072 | -38.9 | 6,180,946 | 57.2 | | | | | | |
| DELINQUENCY - MEMBER BUSINESS LOANS ² | | | | | | | | | | | | | | | |
| 30 to 59 Days Delinquent | 8,226,272 | 7,795,184 | -5.2 | 4,790,476 | -38.5 | 1,825,603 | -61.9 | 4,213,129 | 130.8 | | | | | | |
| 60 to 179 Days Delinquent | 7,909,746 | 3,288,401 | -58.4 | 1,567,977 | -52.3 | 692,023 | -55.9 | 773,843 | 11.8 | | | | | | |
| 180 to 359 Days Delinquent | 1,516,255 | 2,847,290 | 87.8 | 3,496,526 | 22.8 | 984,826 | -71.8 | 63,957 | -93.5 | | | | | | |
| > = 360 Days Delinquent | 1,846,830 | 1,598,806 | -13.4 | 649,141 | -59.4 | 464,561 | -28.4 | 856,995 | 84.5 | | | | | | |
| Total Del Loans - All Types (>= 60 Days) | 11,272,831 | 7,734,497 | -31.4 | 5,713,644 | -26.1 | 2,141,410 | -62.5 | 1,694,795 | -20.9 | | | | | | |
| MBL DELINQUENCY RATIOS | | | | | | | | | | | | | | | |
| % MBL >= 30 Days Delinquent | 6.23 | 5.05 | -19.0 | 3.19 | -36.9 | 1.16 | -63.5 | 1.54 | 32.7 | | | | | | |
| % MBL >= 60 Days Delinquent (Reportable delinquency) | 3.60 | 2.51 | -30.2 | 1.73 | -31.1 | 0.63 | -63.8 | 0.44 | -29.5 | | | | | | |
| MBL CHARGE-OFFS AND RECOVERIES: | | | | | | | | | | | | | | | |
| *Total MBL Charge Offs | 2,565,070 | 16,544,315 | 545.0 | 1,429,569 | -91.4 | 1,007,518 | -29.5 | 540,702 | -46.3 | | | | | | |
| *Total MBL Recoveries | 60,061 | 463,685 | 672.0 | 1,736,438 | 274.5 | 958,554 | -44.8 | 136,045 | -85.8 | | | | | | |
| AGRICULTURAL RELATED MBL DELINQUENCY (reported in MBL above) | | | | | | | | | | | | | | | |
| % MBLs Agricultural Related >= 60 Days Delinquent (Reportable delinquency) | N/A | 0.00 | | 0.00 | N/A | 0.00 | N/A | 0.00 | N/A | | | | | | |
| MISCELLANEOUS MBL INFORMATION: | | | | | | | | | | | | | | | |
| Real Estate Loans also Reported as Business Loans | 262,214,706 | 272,020,828 | 3.7 | 293,752,826 | 8.0 | 311,672,787 | 6.1 | 331,675,908 | 6.4 | | | | | | |
| Construction & Development Loans Meeting 723.3(a) | 4,631,002 | 7,042,165 | 52.1 | 1863529 | -73.5 | 1,920,117 | 3.0 | 10,527,415 | 448.3 | | | | | | |
| Number of Construction & Development Loans - 723.3(a) | 13 | 23 | 76.9 | 9 | -60.9 | 6 | -33.3 | 15 | 150.0 | | | | | | |
| Unsecured Business Loans Meeting 723.7(c)-(d) | 1,099,541 | 1,027,708 | -6.5 | 1,079,301 | 5.0 | 1,473,659 | 36.5 | 1,535,454 | 4.2 | | | | | | |
| Number of Unsecured Business Loans - 723.7(c)-(d) | 26 | 36 | 38.5 | 39 | 8.3 | 47 | 20.5 | 47 | 0.0 | | | | | | |
| Agricultural Related (NMBLB) ¹ | 1,733,480 | 1,936,556 | 11.7 | 1,857,210 | -4.1 | 1,899,855 | 2.3 | 1,712,101 | -9.9 | | | | | | |
| Number of Outstanding Agricultural Related Loans | 12 | 24 | 100.0 | 32 | 33.3 | 29 | -9.4 | 27 | -6.9 | | | | | | |
| * Business Loans and Participations Sold | 3,269,986 | 1,449,204 | -55.7 | 1,579,414 | 9.0 | 868,277 | -45.0 | 140,000 | -83.9 | | | | | | |
| SBA Loans Outstanding | 9,790,285 | 5,521,111 | -43.6 | 4,041,635 | -26.8 | 3,969,871 | -1.8 | 3,804,539 | -4.2 | | | | | | |
| Number of SBA Loans Outstanding | 53 | 40 | -24.5 | 19 | -52.5 | 19 | 0.0 | 20 | 5.3 | | | | | | |
| ¹ PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003; * Amounts are year-to-date and the related % change ratios are annualized. | | | | | | | | | | | | | | | |
| ² The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012. | | | | | | | | | | | | | | | |
| 13. MBLs | | | | | | | | | | | | | | | |

| | | | | | | | | | | | | | | |
|--|---------------------------------------|--|---------------|-------|---------------|-------|---------------|--------|---------------|-------|--|--|--|------------|
| | Investments, Cash, & Cash Equivalents | | | | | | | | | | | | | |
| Return to cover | | For Charter : N/A | | | | | | | | | | | | |
| 05/15/2017 | | Count of CU : 107 | | | | | | | | | | | | |
| CU Name: N/A | | Asset Range : N/A | | | | | | | | | | | | |
| Peer Group: N/A | | Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit | | | | | | | | | | | | |
| | Count of CU in Peer Group : N/A | | | | | | | | | | | | | |
| | | Dec-2012 | Dec-2013 | % Chg | Dec-2014 | % Chg | Dec-2015 | % Chg | Dec-2016 | % Chg | | | | |
| INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| ASC 320 CLASS OF INVESTMENTS | | | | | | | | | | | | | | |
| Held to Maturity < 1 yr | | 30,397,615 | 13,801,346 | -54.6 | 10,970,898 | -20.5 | 18,799,263 | 71.4 | 15,827,818 | -15.8 | | | | |
| Held to Maturity 1-3 yrs | | 34,259,619 | 30,692,069 | -10.4 | 40,225,938 | 31.1 | 56,470,609 | 40.4 | 71,355,764 | 26.4 | | | | |
| Held to Maturity 3-5 yrs | | 87,176,299 | 80,740,723 | -7.4 | 54,274,442 | -32.8 | 25,070,650 | -53.8 | 22,469,921 | -10.4 | | | | |
| Held to Maturity 5-10 yrs | | 17,990,752 | 34,119,423 | 89.6 | 24,985,023 | -26.8 | 14,787,512 | -40.8 | 8,968,307 | -39.4 | | | | |
| Held to Maturity 3-10 yrs | | N/A | N/A | | N/A | | N/A | | N/A | | | | | |
| Held to Maturity > 10 yrs | | 2,953,677 | 6,221,079 | 110.6 | 4,232,803 | -32.0 | 0 | -100.0 | 0 | N/A | | | | |
| TOTAL HELD TO MATURITY | | 172,777,962 | 165,574,640 | -4.2 | 134,689,104 | -18.7 | 115,128,034 | -14.5 | 118,621,810 | 3.0 | | | | |
| | | | | | | | | | | | | | | |
| Available for Sale < 1 yr | | 330,214,080 | 235,226,369 | -28.8 | 129,604,506 | -44.9 | 195,458,945 | 50.8 | 261,845,175 | 34.0 | | | | |
| Available for Sale 1-3 yrs | | 741,393,519 | 424,270,652 | -42.8 | 720,904,062 | 69.9 | 685,699,284 | -4.9 | 601,525,640 | -12.3 | | | | |
| Available for Sale 3-5 yrs | | 615,415,656 | 932,571,020 | 51.5 | 747,526,186 | -19.8 | 770,726,758 | 3.1 | 919,306,479 | 19.3 | | | | |
| Available for Sale 5-10 yrs | | 177,561,687 | 249,275,867 | 40.4 | 168,248,909 | -32.5 | 115,815,282 | -31.2 | 143,662,262 | 24.0 | | | | |
| Available for Sale 3-10 yrs | | N/A | N/A | | N/A | | N/A | | N/A | | | | | |
| Available for Sale > 10 yrs | | 13,408,439 | 18,253,171 | 36.1 | 24,316,793 | 33.2 | 18,027,410 | -25.9 | 5,602,792 | -68.9 | | | | |
| TOTAL AVAILABLE FOR SALE | | 1,877,993,381 | 1,859,597,079 | -1.0 | 1,790,600,456 | -3.7 | 1,785,727,679 | -0.3 | 1,931,942,348 | 8.2 | | | | |
| | | | | | | | | | | | | | | |
| Trading < 1 year | | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A | | | | |
| Trading 1-3 years | | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A | | | | |
| Trading 3-5 years | | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A | | | | |
| Trading 5-10 years | | 18,636,459 | 20,675,914 | 10.9 | 21,159,784 | 2.3 | 20,002,670 | -5.5 | 20,371,499 | 1.8 | | | | |
| Trading 3-10 years | | N/A | N/A | | N/A | | N/A | | N/A | | | | | |
| Trading > 10 years | | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A | | | | |
| TOTAL TRADING | | 18,636,459 | 20,675,914 | 10.9 | 21,159,784 | 2.3 | 20,002,670 | -5.5 | 20,371,499 | 1.8 | | | | |
| | | | | | | | | | | | | | | |
| Other Investments < 1 yr | | 1,199,474,817 | 968,276,214 | -19.3 | 877,675,989 | -9.4 | 1,251,214,869 | 42.6 | 1,156,850,046 | -7.5 | | | | |
| Other Investments 1-3 yrs | | 393,865,501 | 379,870,932 | -3.6 | 399,635,329 | 5.2 | 331,907,106 | -16.9 | 296,584,562 | -10.6 | | | | |
| Other Investments 3-5 yrs | | 136,238,229 | 149,672,803 | 9.9 | 115,148,631 | -23.1 | 99,762,513 | -13.4 | 94,911,920 | -4.9 | | | | |
| Other Investments 5-10 yrs | | 35,775,721 | 44,867,889 | 25.4 | 47,007,169 | 4.8 | 38,456,725 | -18.2 | 10,138,433 | -73.6 | | | | |
| Other Investments 3-10 yrs | | N/A | N/A | | N/A | | N/A | | N/A | | | | | |
| Other Investments > 10 yrs | | 1,565,729 | 1,844,828 | 17.8 | 1,420,147 | -23.0 | 1,647,617 | 16.0 | 486,724 | -70.5 | | | | |
| TOTAL Other Investments | | 1,766,919,997 | 1,544,532,666 | -12.6 | 1,440,887,265 | -6.7 | 1,722,988,830 | 19.6 | 1,558,971,685 | -9.5 | | | | |
| | | | | | | | | | | | | | | |
| MATURITIES : | | | | | | | | | | | | | | |
| Total Investments < 1 yr | | 1,560,086,512 | 1,217,303,929 | -22.0 | 1,018,251,393 | -16.4 | 1,465,473,077 | 43.9 | 1,434,523,039 | -2.1 | | | | |
| Total Investments 1-3 yrs | | 1,169,518,639 | 834,833,653 | -28.6 | 1,160,765,329 | 39.0 | 1,074,076,999 | -7.5 | 969,465,966 | -9.7 | | | | |
| Total Investments 3-5 yrs | | 838,830,184 | 1,162,984,546 | 38.6 | 916,949,259 | -21.2 | 895,559,921 | -2.3 | 1,036,688,320 | 15.8 | | | | |
| Total Investments 5-10 yrs | | 249,964,619 | 348,939,093 | 39.6 | 261,400,885 | -25.1 | 189,062,189 | -27.7 | 183,140,501 | -3.1 | | | | |
| Total Investments 3-10 yrs | | N/A | N/A | | N/A | | N/A | | N/A | | | | | |
| Total Investments > 10 yrs | | 17,927,845 | 26,319,078 | 46.8 | 29,969,743 | 13.9 | 19,675,027 | -34.4 | 6,089,516 | -69.0 | | | | |
| Total | | 3,836,327,799 | 3,590,380,299 | -6.4 | 3,387,336,609 | -5.7 | 3,643,847,213 | 7.6 | 3,629,907,342 | -0.4 | | | | |
| # Means the number is too large to display in the cell | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | 14. InvCas |

[illegible]

| | | | | | | | | | |
|--|---|---------------|---------------|--|---------|----------------|--------|-------------------|---------|
| | Supplemental Share Information, Off Balance Sheet, & Borrowings | | | | | | | | |
| Return to cover | | | For Charter : | N/A | | | | | |
| 05/15/2017 | | | Count of CU : | 107 | | | | | |
| CU Name: N/A | | | Asset Range : | N/A | | | | | |
| Peer Group: N/A | | | Criteria : | Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State | | | | | |
| | Count of CU in Peer Group : N/A | | | | | | | | |
| | Dec-2012 | Dec-2013 | % Chg | Dec-2014 | % Chg | Dec-2015 | % Chg | Dec-2016 | % Chg |
| SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares): | | | | | | | | | |
| Accounts Held by Member Government Depositors | 723,779 | 753,956 | 4.2 | 779,429 | 3.4 | 788,500 | 1.2 | 1,393,985 | 76.8 |
| Accounts Held by Nonmember Government Depositors | 1,191,037 | 1,589,289 | 33.4 | 1,832,149 | 15.3 | 1,955,200 | 6.7 | 1,729,535 | -11.5 |
| Employee Benefit Member Shares | 17,069,603 | 18,132,072 | 6.2 | 20,280,028 | 11.8 | 21,006,162 | 3.6 | 22,191,319 | 5.6 |
| Employee Benefit Nonmember Shares | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A |
| 529 Plan Member Deposits | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A |
| Non-dollar Denominated Deposits | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A |
| Health Savings Accounts | 10,965,154 | 14,903,210 | 35.9 | 18,983,575 | 27.4 | 22,568,930 | 18.9 | 26,265,171 | 16.4 |
| Dollar Amount of Share Certificates >= \$100,000 | 449,928,330 | 461,097,245 | 2.5 | 443,852,027 | -3.7 | 450,700,395 | 1.5 | 480,272,569 | 6.6 |
| Dollar Amount of IRA/Keogh >= \$100,000 | 328,644,933 | 325,083,662 | -1.1 | 314,817,700 | -3.2 | 309,151,688 | -1.8 | 293,622,367 | -5.0 |
| Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts | 7,266,969 | 3,891,828 | -46.4 | 0 | -100.0 | 0 | N/A | 0 | N/A |
| Business Share Accounts | N/A | 141,965,011 | | 165,889,680 | 16.9 | 203,968,221 | 23.0 | 210,176,031 | 3.0 |
| Negative Shares as Included in All Other Unsecured Loans/Lines of Credit | N/A | 7,582,679 | | 13,148,967 | 73.4 | 6,183,580 | -53.0 | 6,263,090 | 1.3 |
| SAVING MATURITIES | | | | | | | | | |
| < 1 year | 8,158,045,777 | 8,463,342,565 | 3.7 | 8,770,279,400 | 3.6 | 9,436,412,014 | 7.6 | 9,969,904,623 | 5.7 |
| 1 to 3 years | 703,575,186 | 722,705,655 | 2.7 | 747,318,036 | 3.4 | 720,081,317 | -3.1 | 671,100,197 | -7.3 |
| > 3 years | 494,472,002 | 468,898,102 | -5.2 | 398,461,118 | -15.0 | 350,756,800 | -12.0 | 362,583,095 | 3.4 |
| Total Shares & Deposits | 9,356,092,965 | 9,654,946,322 | 3.2 | 9,916,058,554 | 2.7 | 10,511,249,931 | 6.0 | 11,003,587,915 | 4.7 |
| INSURANCE COVERAGE IN ADDITION TO NCUSIF | | | | | | | | | |
| Share/Deposit Insurance in Addition to NCUSIF | 9 | 8 | -11.1 | 8 | 0.0 | 8 | 0.0 | 7 | -12.5 |
| Dollar Amount of Shares/Deposits Covered by Additional Insurance | 44,136,439 | 37,545,760 | -14.9 | 37,607,258 | 0.2 | 37,599,593 | 0.0 | 33,651,660 | -10.5 |
| OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS | | | | | | | | | |
| Member Business Loans Secured by Real Estate | N/A | 3,808,237 | | 6,442,501 | 69.2 | 9,426,812 | 46.3 | 12,321,917 | 30.7 |
| Member Business Loans NOT Secured by Real Estate | N/A | 2,558,769 | | 4,172,551 | 63.1 | 4,398,940 | 5.4 | 6,324,170 | 43.8 |
| Nonmember Business Loans Secured by Real Estate | N/A | 255,089 | | 1,537,162 | 60.6 | 979,245 | -36.3 | 71,970 | -92.7 |
| Nonmember Business Loans NOT Secured by Real Estate | N/A | 55,172 | | 101,890 | 84.7 | 33,331 | -67.3 | 0 | -100.0 |
| Total Unfunded Commitments for Business Loans | 8,505,264 | 6,677,267 | -21.5 | 12,254,104 | 83.5 | 14,838,328 | 21.1 | 18,718,057 | 26.1 |
| Miscellaneous Business Loan Unfunded Commitments (Included In Categories Above) | | | | | | | | | |
| Agricultural Related Business Loans | N/A | 38,607 | | 481,860 | 1,148.1 | 29,760 | -93.8 | 97,892 | 228.9 |
| Construction & Land Development | 556,238 | 366,440 | -34.1 | 781,790 | 113.3 | 621,560 | -20.5 | 3,023,698 | 386.5 |
| Outstanding Letters of Credit | 80,015 | 0 | -100.0 | 56,000 | N/A | 341,976 | 510.7 | 92,000 | -73.1 |
| OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS) | | | | | | | | | |
| Revolving O/E Lines 1-4 Family | 409,413,477 | 402,769,345 | -1.6 | 394,744,353 | -2.0 | 420,889,088 | 6.6 | 463,245,563 | 10.1 |
| Credit Card Line | 846,690,347 | 910,503,391 | 7.5 | 992,241,726 | 9.0 | 936,065,206 | -5.7 | 1,021,715,455 | 9.2 |
| Unsecured Share Draft Lines of Credit | 115,553,199 | 115,730,925 | 0.2 | 115,532,892 | -0.2 | 114,714,998 | -0.7 | 115,169,956 | 0.4 |
| Overdraft Protection Programs | 239,706,356 | 239,639,235 | 0.0 | 237,648,280 | -0.8 | 252,476,221 | 6.2 | 265,179,159 | 5.0 |
| Residential Construction Loans-Excluding Business Purpose | 1,094,950 | 704,757 | -35.6 | 1,260,038 | 78.8 | 1,028,671 | -18.4 | 2,021,104 | 96.5 |
| Federally Insured Home Equity Conversion Mortgages (HECM) | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A |
| Proprietary Reverse Mortgage Products | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A |
| Other Unused Commitments | 53,300,142 | 49,224,648 | -7.6 | 57,698,155 | 17.2 | 62,228,479 | 7.9 | 57,771,454 | -58.6 |
| Total Unfunded Commitments for Non-Business Loans | 1,665,758,471 | 1,718,572,301 | 3.2 | 1,799,125,444 | 4.7 | 1,787,402,663 | -0.7 | 1,893,102,691 | 5.9 |
| Total Unused Commitments | 1,674,263,735 | 1,725,249,568 | 3.0 | 1,811,379,548 | 5.0 | 1,802,240,991 | -0.5 | 1,911,820,748 | 6.1 |
| %(Unused Commitments / Cash & ST Investments) | 100.18 | 128.99 | 28.8 | 157.81 | 22.3 | 112.68 | -28.6 | 121.11 | 7.5 |
| Unfunded Commitments Committed by Credit Union | 1,673,842,282 | 1,724,277,461 | 3.0 | 1,810,216,023 | 5.0 | 1,802,240,991 | -0.4 | 1,911,748,778 | 6.1 |
| Unfunded Commitments Through Third Party | 421,453 | 972,107 | 130.7 | 1,163,525 | 19.7 | 0 | -100.0 | 71,970 | 77.1 |
| Loans Transferred with Recourse ¹ | 155,461,938 | 165,207,539 | 6.3 | 239,615,341 | 45.0 | 254,195,432 | 6.1 | 297,567,906 | 17.1 |
| Pending Bond Claims | 247,011 | 261,965 | 6.1 | 426,299 | 62.7 | 607,516 | 42.5 | 1,237,869 | 103.8 |
| Other Contingent Liabilities | 698,363 | 720,071 | 3.1 | 884,846 | 22.9 | 1,134,868 | 28.3 | 21,693,808 | 1,811.6 |
| CREDIT AND BORROWING ARRANGEMENTS: | | | | | | | | | |
| Num FHLB Members | 24 | 26 | 8.3 | 27 | 3.8 | 27 | 0.0 | 26 | -3.7 |
| Lines of CREDIT (Borrowing) | | | | | | | | | |
| Total Credit Lines | 1,521,281,448 | 1,536,947,893 | 1.0 | 1,714,643,994 | 11.6 | 1,939,240,105 | 13.1 | 2,082,025,996 | 7.4 |
| Total Committed Credit Lines | 28,008,001 | 387,263,166 | 1,282.7 | 365,899,287 | -5.5 | 377,231,079 | 3.1 | 441,213,776 | 17.0 |
| Total Credit Lines at Corporate Credit Unions | 297,143,503 | 279,837,503 | -5.8 | 273,977,387 | -2.1 | 274,538,800 | 0.2 | 294,095,000 | 7.1 |
| Draws Against Lines of Credit | 5,438,248 | 3,117,651 | -42.7 | 22,937,417 | 635.7 | 9,280,788 | -59.5 | 17,242,176 | 85.8 |
| BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS | | | | | | | | | |
| Line of Credit Outstanding from Corporate Cus | 438,248 | 2,226,350 | 408.0 | 8,179,546 | 267.4 | 0 | -100.0 | 1,631,289 | N/A |
| Term Borrowings Outstanding from Corporate Cus | 5,000,000 | 0 | -100.0 | 0 | N/A | 0 | N/A | 0 | N/A |
| MISCELLANEOUS BORROWING INFORMATION: | | | | | | | | | |
| Assets Pledged to Secure Borrowings | 723,556,969 | 909,178,493 | 25.7 | 1,211,001,596 | 33.2 | 1,231,550,343 | 1.7 | 1,624,201,306 | 31.9 |
| Amount of Borrowings Subject to Early Repayment at Lenders Option | 53,000,000 | 13,000,000 | -75.5 | 10,000,000 | -23.1 | 10,000,000 | 0.0 | 0 | -100.0 |
| Uninsured Secondary Capital ² | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A |
| # Means the number is too large to display in the cell | | | | | | | | | |
| ¹ Included MBL construction and land development prior to 03/31/09. | | | | | | | | | |
| ² Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 forward | | | | | | | | | |
| | | | | | | | | 16.SuppShareOBS&B | |

[illegible]

| | | | | | | | | | |
|---|----------------------------------|----------|--|----------|-------|----------|-------|----------|--------|
| | Information Systems & Technology | | | | | | | | |
| Return to cover | | | For Charter : N/A | | | | | | |
| 05/15/2017 | | | Count of CU : 107 | | | | | | |
| CU Name: N/A | | | Asset Range : N/A | | | | | | |
| Peer Group: N/A | | | Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally | | | | | | |
| | Count of CU in Peer Group : N/A | | | | | | | | |
| | Dec-2012 | Dec-2013 | % Chg | Dec-2014 | % Chg | Dec-2015 | % Chg | Dec-2016 | % Chg |
| | | | | | | | | | |
| System Used to Maintain Share/Loan Records | | | | | | | | | |
| Manual System (No Automation) | 1 | 1 | 0.0 | 1 | 0.0 | 1 | 0.0 | 1 | 0.0 |
| Vendor Supplied In-House System | 66 | 63 | -4.5 | 61 | -3.2 | 59 | -3.3 | 56 | -5.1 |
| Vendor On-Line Service Bureau | 47 | 50 | 6.4 | 49 | -2.0 | 47 | -4.1 | 45 | -4.3 |
| CU Developed In-House System | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A |
| Other | 4 | 4 | 0.0 | 5 | 25.0 | 5 | 0.0 | 5 | 0.0 |
| | | | | | | | | | |
| Electronic Financial Services | | | | | | | | | |
| Home Banking Via Internet Website | 88 | 89 | 1.1 | 89 | 0.0 | 85 | -4.5 | 82 | -3.5 |
| Audio Response/Phone Based | 71 | 70 | -1.4 | 67 | -4.3 | 63 | -6.0 | 60 | -4.8 |
| Automatic Teller Machine (ATM) | 85 | 85 | 0.0 | 83 | -2.4 | 79 | -4.8 | 76 | -3.8 |
| Kiosk | 6 | 7 | 16.7 | 7 | 0.0 | 7 | 0.0 | 6 | -14.3 |
| Mobile Banking | 29 | 38 | 31.0 | 48 | 26.3 | 50 | 4.2 | 54 | 8.0 |
| Other | 2 | 3 | 50.0 | 2 | -33.3 | 2 | 0.0 | 2 | 0.0 |
| Services Offered Electronically | | | | | | | | | |
| Member Application | 40 | 39 | -2.5 | 41 | 5.1 | 40 | -2.4 | 41 | 2.5 |
| New Loan | 46 | 48 | 4.3 | 48 | 0.0 | 49 | 2.1 | 48 | -2.0 |
| Account Balance Inquiry | 90 | 91 | 1.1 | 90 | -1.1 | 86 | -4.4 | 82 | -4.7 |
| Share Draft Orders | 63 | 65 | 3.2 | 66 | 1.5 | 62 | -6.1 | 62 | 0.0 |
| New Share Account | 23 | 24 | 4.3 | 26 | 8.3 | 25 | -3.8 | 24 | -4.0 |
| Loan Payments | 82 | 83 | 1.2 | 82 | -1.2 | 80 | -2.4 | 77 | -3.8 |
| Account Aggregation | 13 | 15 | 15.4 | 16 | 6.7 | 17 | 6.3 | 17 | 0.0 |
| Internet Access Services | 26 | 28 | 7.7 | 28 | 0.0 | 28 | 0.0 | 32 | 14.3 |
| e-Statements | 77 | 80 | 3.9 | 82 | 2.5 | 79 | -3.7 | 77 | -2.5 |
| External Account Transfers | 22 | 26 | 18.2 | 28 | 7.7 | 30 | 7.1 | 29 | -3.3 |
| View Account History | 91 | 91 | 0.0 | 90 | -1.1 | 86 | -4.4 | 82 | -4.7 |
| Merchandise Purchase | 5 | 5 | 0.0 | 6 | 20.0 | 6 | 0.0 | 6 | 0.0 |
| Merchant Processing Services | 6 | 6 | 0.0 | 6 | 0.0 | 6 | 0.0 | 6 | 0.0 |
| Remote Deposit Capture | 10 | 14 | 40.0 | 19 | 35.7 | 25 | 31.6 | 27 | 8.0 |
| Share Account Transfers | 88 | 89 | 1.1 | 88 | -1.1 | 85 | -3.4 | 82 | -3.5 |
| Bill Payment | 68 | 71 | 4.4 | 71 | 0.0 | 68 | -4.2 | 67 | -1.5 |
| Download Account History | 75 | 77 | 2.7 | 77 | 0.0 | 73 | -5.2 | 72 | -1.4 |
| Electronic Cash | 4 | 5 | 25.0 | 5 | 0.0 | 4 | -20.0 | 5 | 25.0 |
| Electronic Signature Authentication/Certification | 3 | 6 | 100.0 | 13 | 116.7 | 15 | 15.4 | 17 | 13.3 |
| Mobile Payments | N/A | 7 | | 15 | 114.3 | 20 | 33.3 | 24 | 20.0 |
| Type of World Wide Website Address | | | | | | | | | |
| Informational | 11 | 11 | 0.0 | 11 | 0.0 | 12 | 9.1 | 11 | -8.3 |
| Interactive | 3 | 2 | -33.3 | 3 | 50.0 | 3 | 0.0 | 2 | -33.3 |
| Transactional | 86 | 88 | 2.3 | 86 | -2.3 | 82 | -4.7 | 80 | -2.4 |
| Number of Members That Use Transactional Website | 479,889 | 533,875 | 11.2 | 567,151 | 6.2 | 601,278 | 6.0 | 658,882 | 9.6 |
| No Website, But Planning to Add in the Future | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A |
| Type of Website Planned for Future | | | | | | | | | |
| Informational | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A |
| Interactive | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A |
| Transactional | 0 | 0 | N/A | 0 | N/A | 0 | N/A | 0 | N/A |
| Miscellaneous | | | | | | | | | |
| Internet Access | 112 | 114 | 1.8 | 112 | -1.8 | 108 | -3.6 | 103 | -4.6 |
| | | | | | | | | | |
| | | | | | | | | | 18.IS& |

[Return to cover](#)

05/15/2017

CU Name: N/A

Peer Group: N/A

Graphs 1

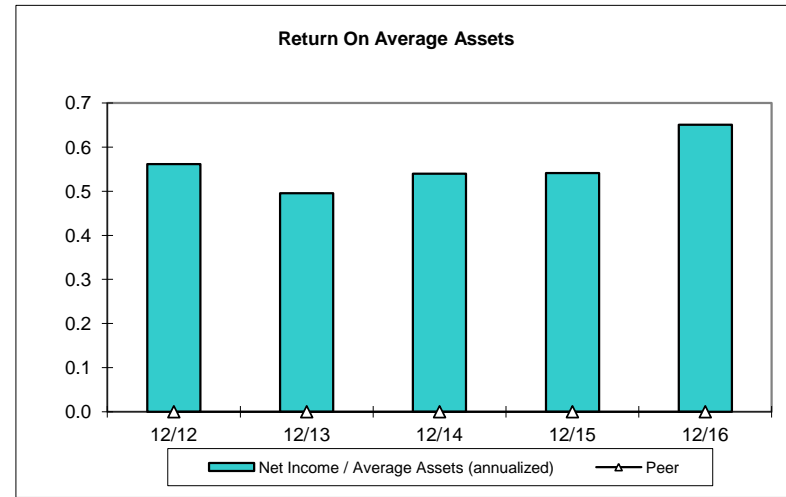
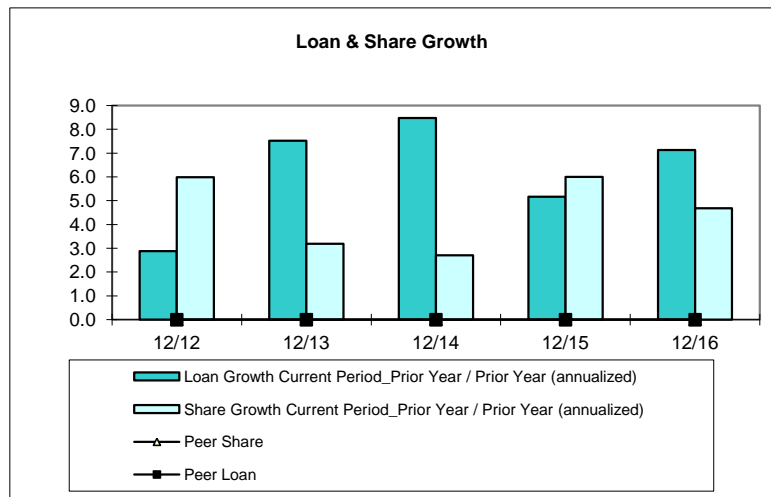
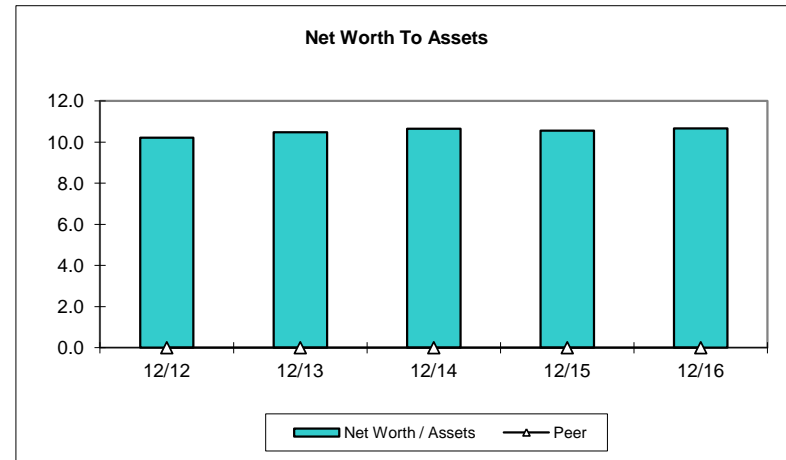
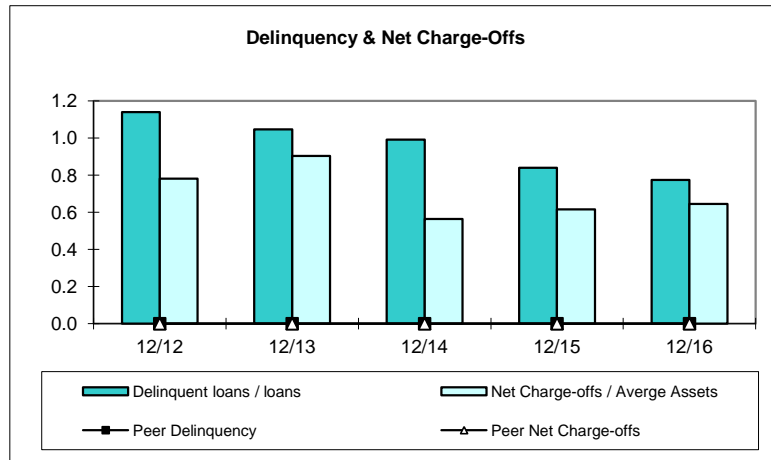
For Charter : N/A

Count of CU : 107

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group : N/A



Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

[Return to cover](#)

05/15/2017

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

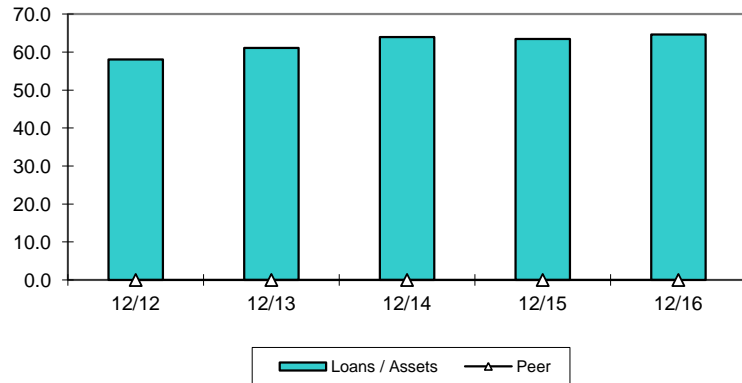
Count of CU : 107

Asset Range : N/A

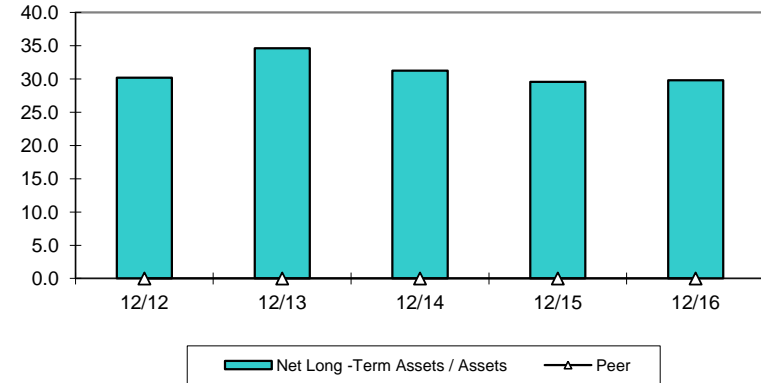
Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group : N/A

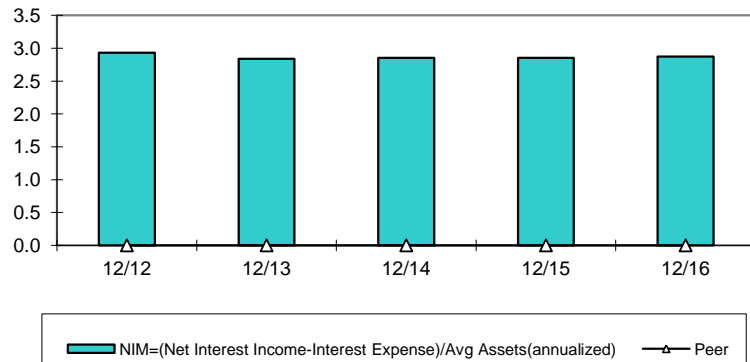
Loans To Assets



Net Long Term Assets to Assets



Net Interest Margin (NIM)



Cash & Short-Term Investments To Assets

